

STATE OF SOUTH CAROLINA)	IN THE COURT OF COMMON PLEAS
)	THE ELEVENTH JUDICIAL CIRCUIT
COUNTY OF MCCORMICK)	CASE NO.: _____

GERALYN NICHOLS,)	
)	
Plaintiff,)	SUMMONS
)	
v.)	
)	
TRUIST BANK and EQUIFAX)	
INFORMATION SERVICES,)	
LLC,)	
)	
Defendants.)	
)	

TO: THE DEFENDANTS NAMED ABOVE

YOU ARE HEREBY SUMMONED and required to answer the Complaint in this action, a copy of which is herewith served upon you, and to serve a copy of your Answer to the said Complaint on the subscriber at its office, 180 Maiden Lane, 27th Floor, New York, New York 10038, within thirty (30) days after the service hereof, exclusive of the day of such service. If you fail to do so, judgment by default will be taken against you for the relief demanded in the Complaint.

[ATTORNEY SIGNATURE LOCATED ON FOLLOWING PAGE]



Dated: October 28, 2024

Respectfully submitted,

Law Offices of Robert S. Gitmeid & Associates, PLLC

By: /s/ John D. Harrell, Sr., Esquire

John D. Harrell, Sr., Esquire

SC Bar No.: 15789

180 Maiden Lane, 27th Floor

New York, New York 10038

Tel: (866) 249-1137

Fax: (212) 412-9005

Email: John.H@gitmeidlaw.com

Counsel for Plaintiff Geralyn Nichols

STATE OF SOUTH CAROLINA)	IN THE COURT OF COMMON PLEAS
)	THE ELEVENTH JUDICIAL CIRCUIT
COUNTY OF MCCORMICK)	CASE NO.: _____
GERALYN NICHOLS,)	
)	
Plaintiff,)	COMPLAINT
)	(Jury Trial Demanded)
v.)	
)	
TRUIST BANK and EQUIFAX)	
INFORMATION SERVICES,)	
LLC,)	
)	
Defendants.)	
)	

Plaintiff Geralyn Nichols (hereinafter “Plaintiff”), by and through her attorneys, the Law Offices of Robert S. Gitmeid & Associates, PLLC, complaining of the Defendants herein, Truist Bank (hereinafter “Truist”) and Equifax Information Services, LLC (hereinafter “Equifax”) (collectively “Defendants”), hereby alleges as follows:

1. This is an action for damages brought by an individual consumer for Defendants’ violations of the Fair Credit Reporting Act, 15. U.S.C. § 1681, et seq. (hereinafter the “FCRA”) and other claims related to unlawful credit reporting practices. The FCRA prohibits furnishers and consumer reporting agencies (hereinafter “CRAs” or “CRA”) from falsely and inaccurately reporting consumers’ credit information.

PARTIES

2. That the parties hereto, the subject matter thereof, and all of the matters and things hereinafter alleged are within the Jurisdiction of this Honorable Court.

3. Plaintiff is an adult citizen of the State of South Carolina, domiciled in Clarks Hill, McCormick County, South Carolina.
4. Plaintiff is a "consumer" as defined by 15 U.S.C. § 1681a(c) of the FCRA.
5. Truist is a financial services company and "furnisher" of consumer credit information as defined in 15 U.S.C. § 1681s-2 of the FCRA.
6. Truist maintains its principal office in the State of North Carolina and conducts business within the State of South Carolina.
7. Equifax is a limited liability company that engages in the business of maintaining and reporting consumer credit information. Equifax is a "consumer reporting agency" as defined in 15 U.S.C. § 1681a(f) of the FCRA.
8. Equifax maintains its principal office in the State of Georgia and conducts business within the State of South Carolina. Equifax is one of the largest CRAs in the world.

JURISDICTION AND VENUE

9. This Honorable Court has subject-matter jurisdiction over the claims in this matter pursuant to Article V, § 11 of the South Carolina Constitution and South Carolina Code § 14-5-10, *et seq.*
10. This Honorable Court has personal jurisdiction over the Defendants herein.
11. Venue is proper in this Honorable Court pursuant to South Carolina Code §§ 15-7-20 and 15-7-30 as, *inter alia*, the claims herein, or some part thereof, arose within McCormick County, South Carolina, and Plaintiff resides in McCormick County, South Carolina.

FACTUAL ALLEGATIONS

12. Truist issued a credit account ending in 9001 to Plaintiff. This account was routinely reported on Plaintiff's consumer credit report.
13. The consumer credit report at issue is a written communication of information concerning Plaintiff's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used for the purpose of serving as a factor in establishing the consumer's eligibility for credit to be used primarily for personal, family, or household purposes as defined by 15 U.S.C. § 1681a(d)(1) of the FCRA.
14. On or about March 20, 2023, Plaintiff and Truist entered into a settlement agreement for the above-referenced account. A recording of the settlement agreement is available upon your request.
15. Pursuant to the terms of the settlement, Plaintiff was required to make monthly payments totaling \$2,200.00 to settle and close her Truist account.
16. Plaintiff, via her debt settlement representative, timely made the requisite settlement payments. Proof of Plaintiff's payments are attached hereto as **Exhibit A.**
17. However, nearly a year later, Plaintiff's Truist account continued to be negatively reported.
18. In particular, on a requested credit report dated July 8, 2024, Plaintiff's Truist account was reported with a status of "Collection/Charge-off," a balance of

\$5,259.00, and an amount past due of \$5,259.00. The relevant portion of Plaintiff's July 2024 credit report is attached hereto as **Exhibit B**.

19. This tradeline was inaccurately reported. As evidenced by the enclosed settlement documents and information, the account was settled for less than the full balance and must be reported as settled with a balance of \$0.00.

20. On or about September 3, 2024, Plaintiff, via counsel, notified the national CRAs directly, including Equifax, of a dispute with completeness and/or accuracy of the reporting of Plaintiff's Truist account. A copy of Plaintiff's dispute letter is attached hereto as **Exhibit C**.

21. Therefore, Plaintiff disputed the accuracy of the derogatory and inaccurate information reported by Truist to Equifax via certified mail in accordance with 15 U.S.C. § 1681i of the FCRA.

22. In October 2024, Plaintiff requested an updated credit report for review. The tradeline for Plaintiff's Truist account remained inaccurate as Defendants failed to correct the inaccuracy. The relevant portion of Plaintiff's October 2024 credit report is attached hereto as **Exhibit D**.

23. Upon information and belief, neither Equifax nor any other CRA notified Truist of the account dispute by Plaintiff in accordance with the FCRA. Alternatively, Equifax or another CRA did notify Truist of Plaintiff's dispute, but Defendants failed to properly investigate and delete the tradeline at issue or failed to properly update the tradeline on Plaintiff's credit report.

24. If Truist had performed a reasonable investigation of Plaintiff's dispute, then Plaintiff's Truist account would have been updated to reflect a settled status with a \$0.00 balance.
25. Truist has promised through its subscriber agreements and/or contracts to accurately update accounts, yet Truist has willfully, maliciously, recklessly, wantonly, and/or negligently failed to follow this requirement, as well as the requirements set forth under the FCRA, which has resulted in the inaccurate and detrimental information remaining on Plaintiff's credit report.
26. Defendants failed to properly maintain and failed to follow reasonable procedures to assure maximum possible accuracy of Plaintiff's credit information and credit reports, concerning the Truist account in question, thus violating the FCRA. These violations occurred before, during, and after the dispute process began.
27. At all times pertinent hereto, Defendants were acting by and through their agents, servants, and/or employees, who were acting within the scope and course of their employment, and under the direct supervision and control of the Defendants herein.
28. At all times pertinent hereto, the conduct of Defendants, as well as that of their agents, servants, and/or employees, was malicious, intentional, willful, reckless, negligent, and/or in wanton disregard for federal law and the rights of the Plaintiff herein.

CAUSE OF ACTION
Fair Credit Reporting Act

29. Plaintiff reasserts and incorporates herein by reference all facts and allegations set forth above.
30. Equifax is a “consumer reporting agency,” as codified at 15 U.S.C. § 1681a(f).
31. Truist is an entity that, regularly and in the course of business, furnishes information to one or more CRAs about its transactions and/or experiences with any consumer and therefore constitutes a “furnisher,” as codified at 15 U.S.C. § 1681s-2.
32. Truist is reporting inaccurate credit information concerning Plaintiff to one or more CRAs as defined by 15 U.S.C. § 1681a.
33. Plaintiff notified the national CRAs directly, including Equifax, of a dispute regarding the Truist account’s completeness and/or accuracy, as reported.
34. Truist failed to update Plaintiff’s credit information and/or notify the CRAs that the Truist account in question was disputed in violation of 15 U.S.C. § 1681s-2(b).
35. Truist failed to complete an investigation of Plaintiff’s written dispute and provide the results of an investigation to Plaintiff and the CRAs within the 30-day statutory period as required by 15 U.S.C. § 1681s-2(b).
36. Truist failed to promptly modify the inaccurate information on Plaintiff’s credit report in violation of 15 U.S.C. § 1681s-2(b).
37. Truist failed to correct and update Plaintiff’s inaccurate credit information with all CRAs in violation of 15 U.S.C. § 1681s-2(b)(1)(D).

38. Equifax failed to delete information found to be inaccurate, reinserted the information without following the FCRA, and/or failed to properly investigate Plaintiff's dispute as required by 15 U.S.C. § 1681i(a).
39. Equifax failed to maintain and failed to follow reasonable procedures to assure maximum possible accuracy of Plaintiff's credit report, concerning the Truist account in question, thus violating 15 U.S.C. § 1681e(b).
40. As a result of the above violations of the FCRA, Plaintiff suffered actual damages in one or more of the following categories: decreased credit score, decreased credit capacity, denial of credit, embarrassment and emotional distress caused by the inability to obtain financing for everyday expenses, increased interest rates, and other damages that may be ascertained at a later date.
41. As a result of the above violations of the FCRA, Defendants are liable to Plaintiff for actual damages, punitive damages, statutory damages, attorneys' fees, and costs.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff respectfully requests that judgment be entered against Defendants as follows:

- 1) That judgment be entered against Defendants for actual damages pursuant to 15 U.S.C. § 1681n, or alternatively, 15 U.S.C. § 1681o;
- 2) That judgment be entered against Defendants for statutory damages pursuant to 15 U.S.C. § 1681n;

- 3) That judgment be entered against Defendants for punitive damages pursuant to 15 U.S.C. § 1681n;
- 4) That the Court award costs and reasonable attorneys' fees pursuant to 15 U.S.C. § 1681n, or alternatively, 15 U.S.C. § 1681o; and
- 5) That the Court grant such other and further relief as may be just and proper.

DEMAND FOR JURY TRIAL

Plaintiff demands a trial by jury in this action of all issues so triable.

Dated: October 28, 2024

Respectfully submitted,

Law Offices of Robert S. Gitmeid & Associates, PLLC

By: /s/ John D. Harrell, Sr., Esquire

John D. Harrell, Sr., Esquire

SC Bar No.: 15789

180 Maiden Lane, 27th Floor

New York, New York 10038

Tel: (866) 249-1137

Fax: (212) 412-9005

Email: John.H@gitmeidlaw.com

Counsel for Plaintiff Geralyn Nichols

EXHIBIT A

ACH Confirmation**Item Information**

Originator ABA: [REDACTED] 0112
Receiver ABA: [REDACTED] 2288
Individual Name: Geralyn Nichols
Individual ID No: [REDACTED] 9001
Trace Number: [REDACTED] 1353

Account Number: [REDACTED] 7319
Transaction Code: 27
Amount: \$200.00
Description: S

Batch Information

Company Name: TRUIST RCVR
Service Class: 200
SEC Code: TEL
Company Entry Description: TEL PYMT

Batch Number: 464
Company ID: 6580466330
Effective Entry Date: 04/28/2023
Settlement Date: 05/01/2023



ACH Confirmation**Item Information**

Originator ABA: [REDACTED] 0112
Receiver ABA: [REDACTED] 2288
Individual Name: Geralyn Nichols
Individual ID No: [REDACTED] 9001
Trace Number: [REDACTED] 5274

Account Number: [REDACTED] 7319
Transaction Code: 27
Amount: \$400.00
Description: S

Batch Information

Company Name: TRUIST RCVR
Service Class: 200
SEC Code: TEL
Company Entry Description: TEL PYMT

Batch Number: 276
Company ID: 6580466330
Effective Entry Date: 05/26/2023
Settlement Date: 05/30/2023



ACH Confirmation**Item Information**

Originator ABA: [REDACTED] 0112
Receiver ABA: [REDACTED] 2288
Individual Name: Geralyn Nichols
Individual ID No: [REDACTED] 9001
Trace Number: [REDACTED] 8703

Account Number: [REDACTED] 7319
Transaction Code: 27
Amount: \$400.00
Description: S

Batch Information

Company Name: TRUIST RCVR
Service Class: 200
SEC Code: TEL
Company Entry Description: TEL PYMT

Batch Number: 419
Company ID: 6580466330
Effective Entry Date: 06/28/2023
Settlement Date: 06/29/2023



ACH Confirmation**Item Information**

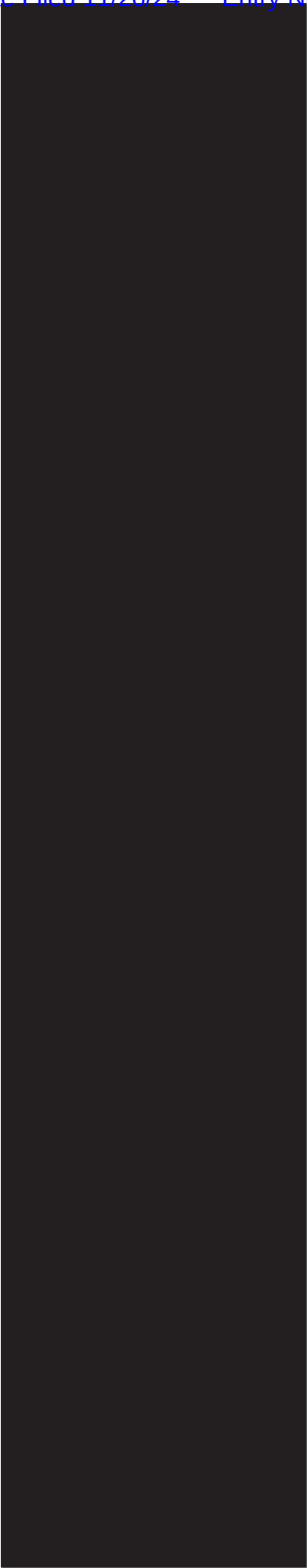
Originator ABA: [REDACTED] 0112
Receiver ABA: [REDACTED] 2288
Individual Name: Geralyn Nichols
Individual ID No: [REDACTED] 9001
Trace Number: [REDACTED] 0910

Account Number: [REDACTED] 7319
Transaction Code: 27
Amount: \$400.00
Description: S

Batch Information

Company Name: TRUIST RCVR
Service Class: 200
SEC Code: TEL
Company Entry Description: TEL PYMT

Batch Number: 389
Company ID: 6580466330
Effective Entry Date: 07/28/2023
Settlement Date: 07/31/2023



ACH Confirmation**Item Information**

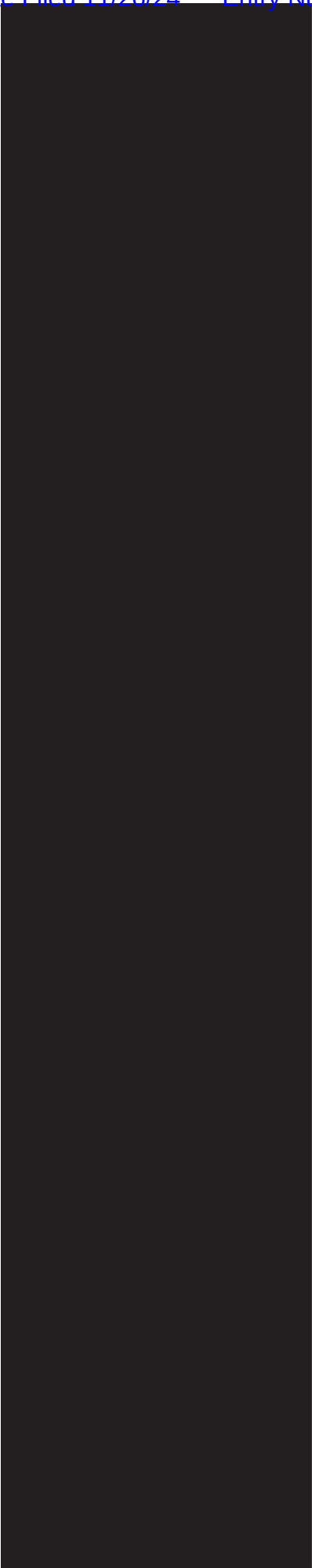
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Receiver ABA: [REDACTED] 2288
Individual Name: Geralyn Nichols
Individual ID No: [REDACTED] 9001
Trace Number: [REDACTED] 0045

Account Number: [REDACTED] 7319
Transaction Code: 27
Amount: \$400.00
Description: S

Batch Information

Company Name: TRUIST RCVR
Service Class: 200
SEC Code: TEL
Company Entry Description: TEL PYMT

Batch Number: 425
Company ID: 6580466330
Effective Entry Date: 08/28/2023
Settlement Date: 08/29/2023



ACH Confirmation**Item Information**

Originator ABA: [REDACTED] 0112
Receiver ABA: [REDACTED] 2288
Individual Name: Geralyn Nichols
Individual ID No: [REDACTED] 9001
Trace Number: [REDACTED] 5217

Account Number: [REDACTED] 7319
Transaction Code: 27
Amount: \$400.00
Description: S

Batch Information

Company Name: TRUIST RCVR
Service Class: 200
SEC Code: TEL
Company Entry Description: TEL PYMT

Batch Number: 387
Company ID: 6580466330
Effective Entry Date: 09/28/2023
Settlement Date: 09/29/2023



EXHIBIT B

Credit report

Provided by **EQUIFAX**

Report date: Jul 8, 2024



Personal info

Reported names	Geralyn A Nichols	Addresses	Date reported
DOB	[REDACTED]	[REDACTED]	
SSN	[REDACTED]		
Employment info			

Account summary



TRUIST BANK

Reported: Jan 31, 2023

\$5,259.00

Closed

Overview

You have 0% left to pay on this loan.

Balance: \$5,259.00Highest balance:

Payment history

You've made 85% of payments for this account on time.

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	OK	OK	OK	OK	OK	OK	OK	OK	OK	30	60	90
2021					OK	OK	OK	OK	OK	OK	OK	OK
	OK	Paid on time			30	30 days past due			60	60 days past due		
	90	90 days past due			120	120 days past due			150	150 days past due		
	BR	Bankruptcy			RF	Repossession or foreclosure			CC	Collection or charge off		
	VS	Voluntary surrender			N/A	No data available						

Monthly Payment Amount

\$0.00

Current Payment Status

Collection/Charge-off

Amount Past Due

\$5,259.00

Account details

Account Number

9001

Account Status

Charge Off

Open Date

May 21, 2021

Last Activity

Dec 31, 2022

Type

Unsecured

Responsibility

Individual

Remarks

Charged Off Account, Fixed Rate, Unsecured

Times 30/60/90 Days Late

1/1/1

Months Reviewed

20

Terms Count

60

Term Source Type

Provided

High Balance

High Credit

Creditor information

TRUIST BANK

PO BOX 1847

WILSON, NC 27894

(800) 226-5228

Account ID:

958bd700cac175840d85081711cf2520

EXHIBIT C



The Law Offices of
ROBERT S. GITMEID & ASSOC., PLLC

September 3, 2024

VIA CERTIFIED MAIL

Transunion Consumer Solutions
P.O. Box 2000
Chester, PA 19016

Equifax Information Services, LLC
P.O. Box 740256
Atlanta, GA 30374

Experian
P.O. Box 4500
Allen, TX 75013

Re: Geralyn Nichols
Creditor: Truist Bank
Account No.: Ending in 9001
SSN: Ending in [REDACTED]
Address: [REDACTED]

Dear Sir and/or Madam,

Please be advised that this office was retained to represent Geralyn Nichols with respect to her claims for violations under the Fair Credit Reporting Act, 15 U.S.C. § 1681, et seq. (the "FCRA") and other claims related to unlawful credit reporting practices.

On or about March 20, 2023, Ms. Nichols and Truist Bank ("Truist") entered into a settlement agreement for the above-referenced account. A recording of the settlement agreement is available upon your request. Pursuant to the terms of the settlement, Ms. Nichols was required to make monthly payments totaling \$2,200.00 to settle and close her Truist account. Ms. Nichols, via her debt settlement representative, timely made the requisite settlement payments. Proof of these payments are attached herein for your review.

However, nearly a year later, Ms. Nichols' account continues to be negatively reported. In particular, on a requested credit report dated July 8, 2024, Ms. Nichols' account was reported with a status of "Collection/Charge-off", a balance of \$5,259.00 and a past due balance of \$5,259.00. The relevant portion of Ms. Nichols' credit report is attached herein for your review. The trade line was inaccurately reported. As evidenced by the enclosed documents, the account was settled in full and has a balance of \$0.00.

Please take notice that this dispute is made pursuant to 15 U.S.C. § 1681i under the FCRA. Therefore, if this inaccuracy is not corrected within thirty (30) days, we will pursue further legal process on behalf of our client.

Thank you for your prompt attention to this important matter.

Very truly yours,

Caroline Zak
Paralegal
The Law Offices of Robert S. Gitmeid
& Associates, PLLC
Caroline.Z@gitmeidlaw.com
(866) 249-1137

ACH Confirmation**Item Information**

Originator ABA: [REDACTED] 0112
Receiver ABA: [REDACTED] 2288
Individual Name: Geralyn Nichols
Individual ID No: [REDACTED] 9001
Trace Number: [REDACTED] 1353

Account Number: [REDACTED] 7319
Transaction Code: 27
Amount: \$200.00
Description: S

Batch Information

Company Name: TRUIST RCVR
Service Class: 200
SEC Code: TEL
Company Entry Description: TEL PYMT

Batch Number: 464
Company ID: 6580466330
Effective Entry Date: 04/28/2023
Settlement Date: 05/01/2023



ACH Confirmation**Item Information**

Originator ABA: [REDACTED] 0112
Receiver ABA: [REDACTED] 2288
Individual Name: Geralyn Nichols
Individual ID No: [REDACTED] 9001
Trace Number: [REDACTED] 5274

Account Number: [REDACTED] 7319
Transaction Code: 27
Amount: \$400.00
Description: S

Batch Information

Company Name: TRUIST RCVR
Service Class: 200
SEC Code: TEL
Company Entry Description: TEL PYMT

Batch Number: 276
Company ID: 6580466330
Effective Entry Date: 05/26/2023
Settlement Date: 05/30/2023



ACH Confirmation**Item Information**

Originator ABA: [REDACTED] 0112
Receiver ABA: [REDACTED] 2288
Individual Name: Geralyn Nichols
Individual ID No: [REDACTED] 9001
Trace Number: [REDACTED] 8703

Account Number: [REDACTED] 7319
Transaction Code: 27
Amount: \$400.00
Description: S

Batch Information

Company Name: TRUIST RCVR
Service Class: 200
SEC Code: TEL
Company Entry Description: TEL PYMT

Batch Number: 419
Company ID: 6580466330
Effective Entry Date: 06/28/2023
Settlement Date: 06/29/2023



ACH Confirmation**Item Information**

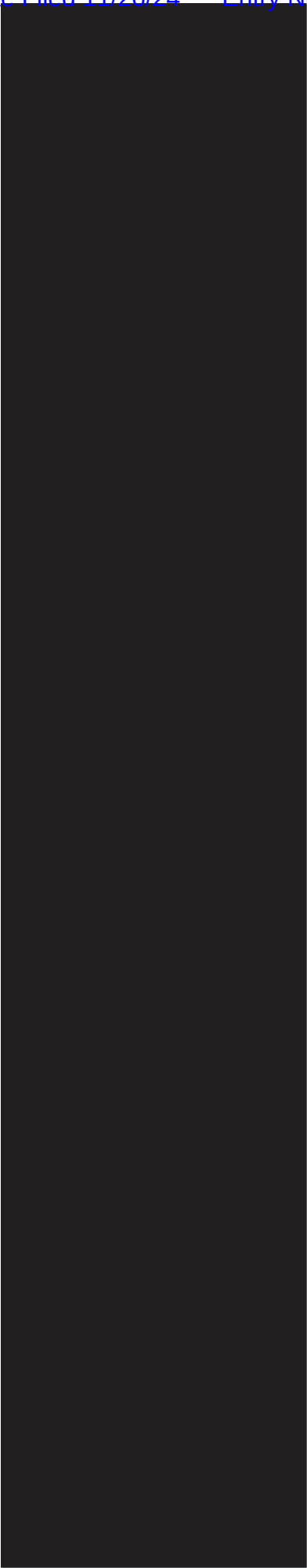
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Receiver ABA: [REDACTED] 2288
Individual Name: Geralyn Nichols
Individual ID No: [REDACTED] 9001
Trace Number: [REDACTED] 0910

Account Number: [REDACTED] 7319
Transaction Code: 27
Amount: \$400.00
Description: S

Batch Information

Company Name: TRUIST RCVR
Service Class: 200
SEC Code: TEL
Company Entry Description: TEL PYMT

Batch Number: 389
Company ID: 6580466330
Effective Entry Date: 07/28/2023
Settlement Date: 07/31/2023



ACH Confirmation**Item Information**

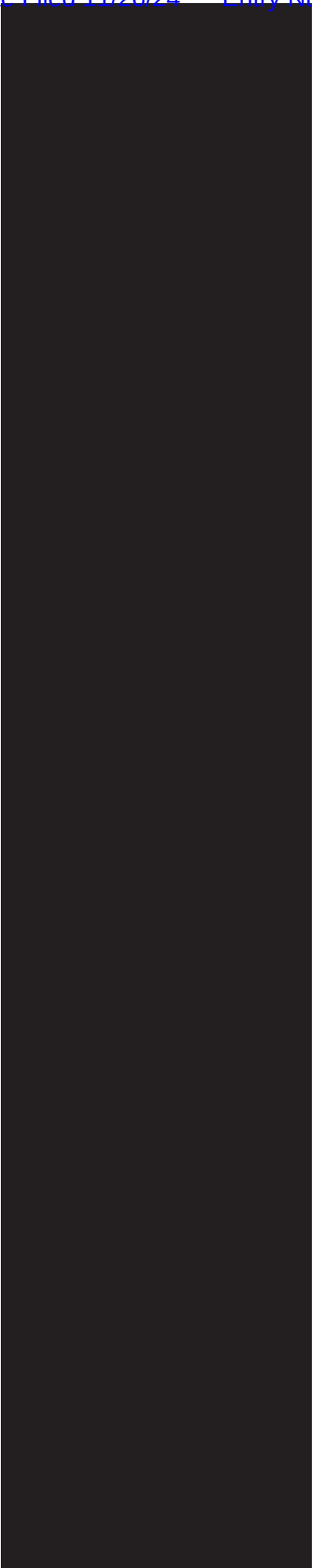
Originator ABA: [REDACTED] 0112
Receiver ABA: [REDACTED] 2288
Individual Name: Geralyn Nichols
Individual ID No: [REDACTED] 9001
Trace Number: [REDACTED] 0045

Account Number: [REDACTED] 7319
Transaction Code: 27
Amount: \$400.00
Description: S

Batch Information

Company Name: TRUIST RCVR
Service Class: 200
SEC Code: TEL
Company Entry Description: TEL PYMT

Batch Number: 425
Company ID: 6580466330
Effective Entry Date: 08/28/2023
Settlement Date: 08/29/2023



ACH Confirmation**Item Information**

Originator ABA: [REDACTED] 0112
Receiver ABA: [REDACTED] 2288
Individual Name: Geralyn Nichols
Individual ID No: [REDACTED] 9001
Trace Number: [REDACTED] 5217

Account Number: [REDACTED] 7319
Transaction Code: 27
Amount: \$400.00
Description: S

Batch Information

Company Name: TRUIST RCVR
Service Class: 200
SEC Code: TEL
Company Entry Description: TEL PYMT

Batch Number: 387
Company ID: 6580466330
Effective Entry Date: 09/28/2023
Settlement Date: 09/29/2023



Credit report

Provided by **EQUIFAX**

Report date: Jul 8, 2024



Personal info

Reported names	Geralyn A Nichols	Addresses	Date reported
DOB	[REDACTED]	[REDACTED]	
SSN	[REDACTED]		
Employment info			

Account summary



TRUIST BANK

Reported: Jan 31, 2023

\$5,259.00

Closed

Overview

You have 0% left to pay on this loan.

Balance: \$5,259.00Highest balance:

Payment history

You've made 85% of payments for this account on time.

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	OK	OK	OK	OK	OK	OK	OK	OK	OK	30	60	90
2021					OK	OK	OK	OK	OK	OK	OK	OK
	OK	Paid on time			30	30 days past due			60	60 days past due		
	90	90 days past due			120	120 days past due			150	150 days past due		
	BR	Bankruptcy			RF	Repossession or foreclosure			CC	Collection or charge off		
	VS	Voluntary surrender			N/A	No data available						

Monthly Payment Amount

\$0.00

Current Payment Status

Collection/Charge-off

Amount Past Due

\$5,259.00

Account details

Account Number

9001

Account Status

Charge Off

Open Date

May 21, 2021

Last Activity

Dec 31, 2022

Type

Unsecured

Responsibility

Individual

Remarks

Charged Off Account, Fixed Rate, Unsecured

Times 30/60/90 Days Late

1/1/1

Months Reviewed

20

Terms Count

60

Term Source Type

Provided

High Balance

High Credit

Creditor information

TRUIST BANK

PO BOX 1847

WILSON, NC 27894

(800) 226-5228

Account ID:

958bd700cac175840d85081711cf2520

EXHIBIT D

Credit report

TransUnion

Equifax

Experian

All bureaus

Bureau



Report date	Oct 15, 2024	Oct 15, 2024	Oct 15, 2024
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Personal info

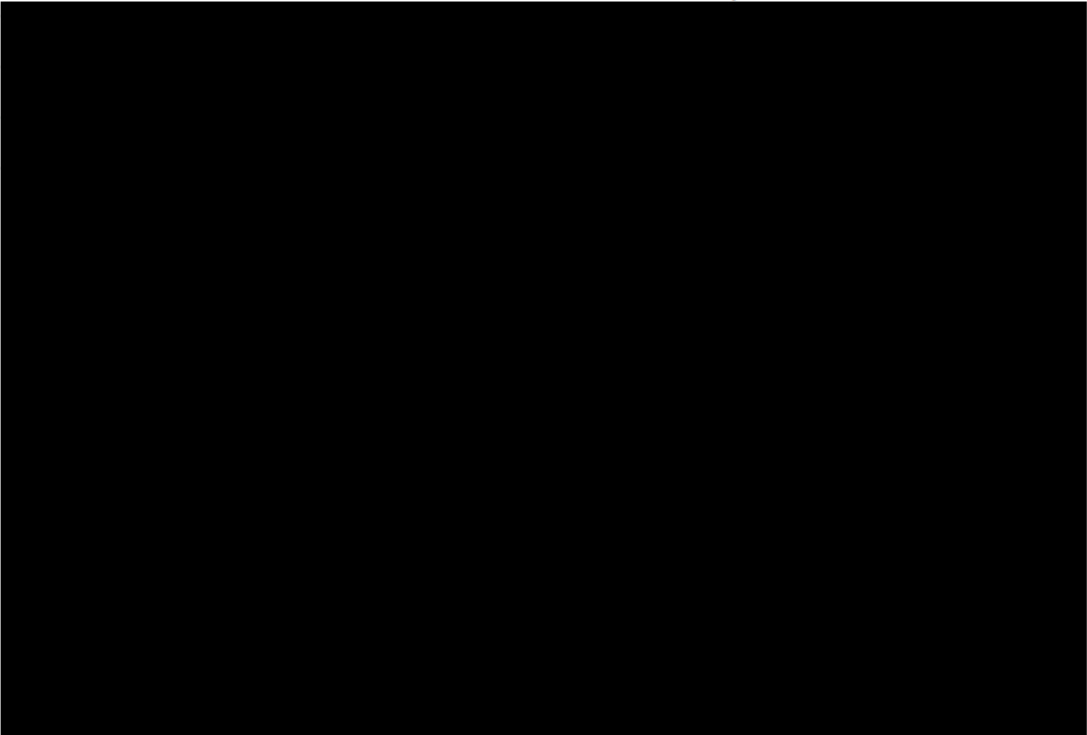
Reported names	Geralyn A Nichols	Geralyn A Nichols	Geralyn Nichols Geralyn Ardientes
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DOB

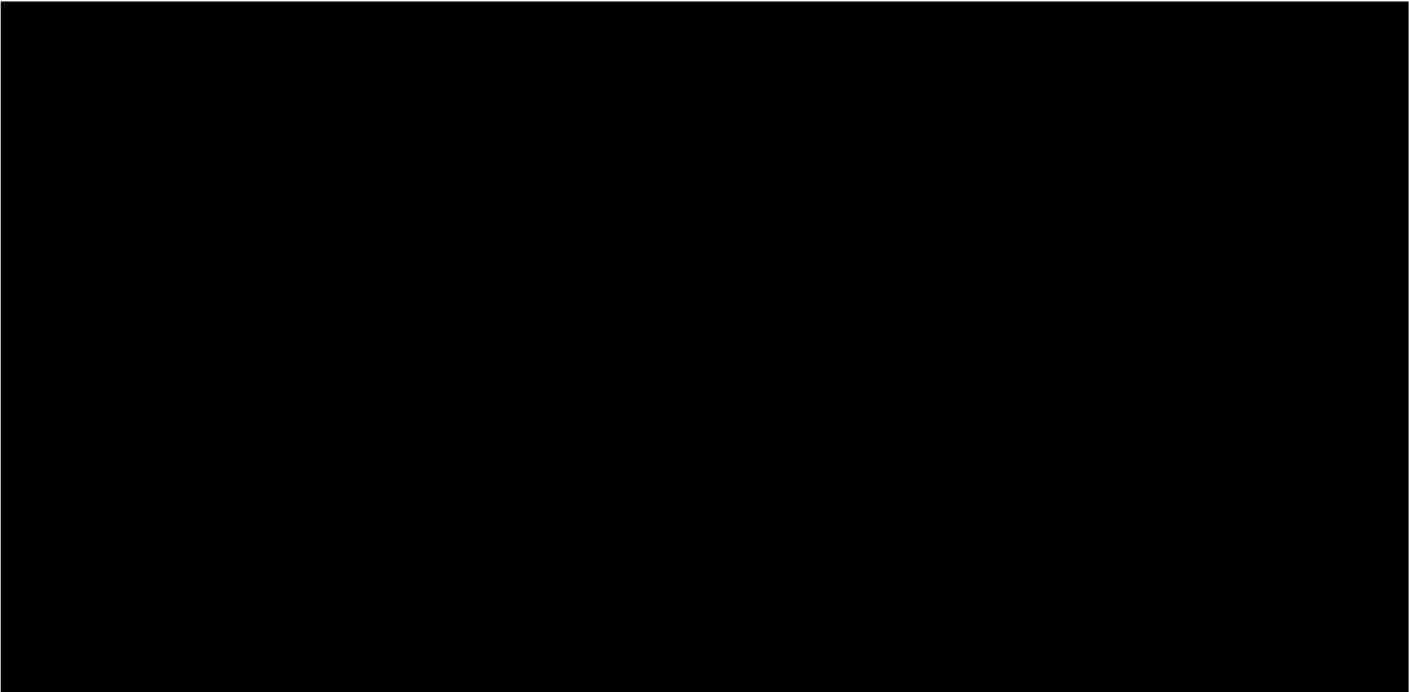
SSN

Employment info

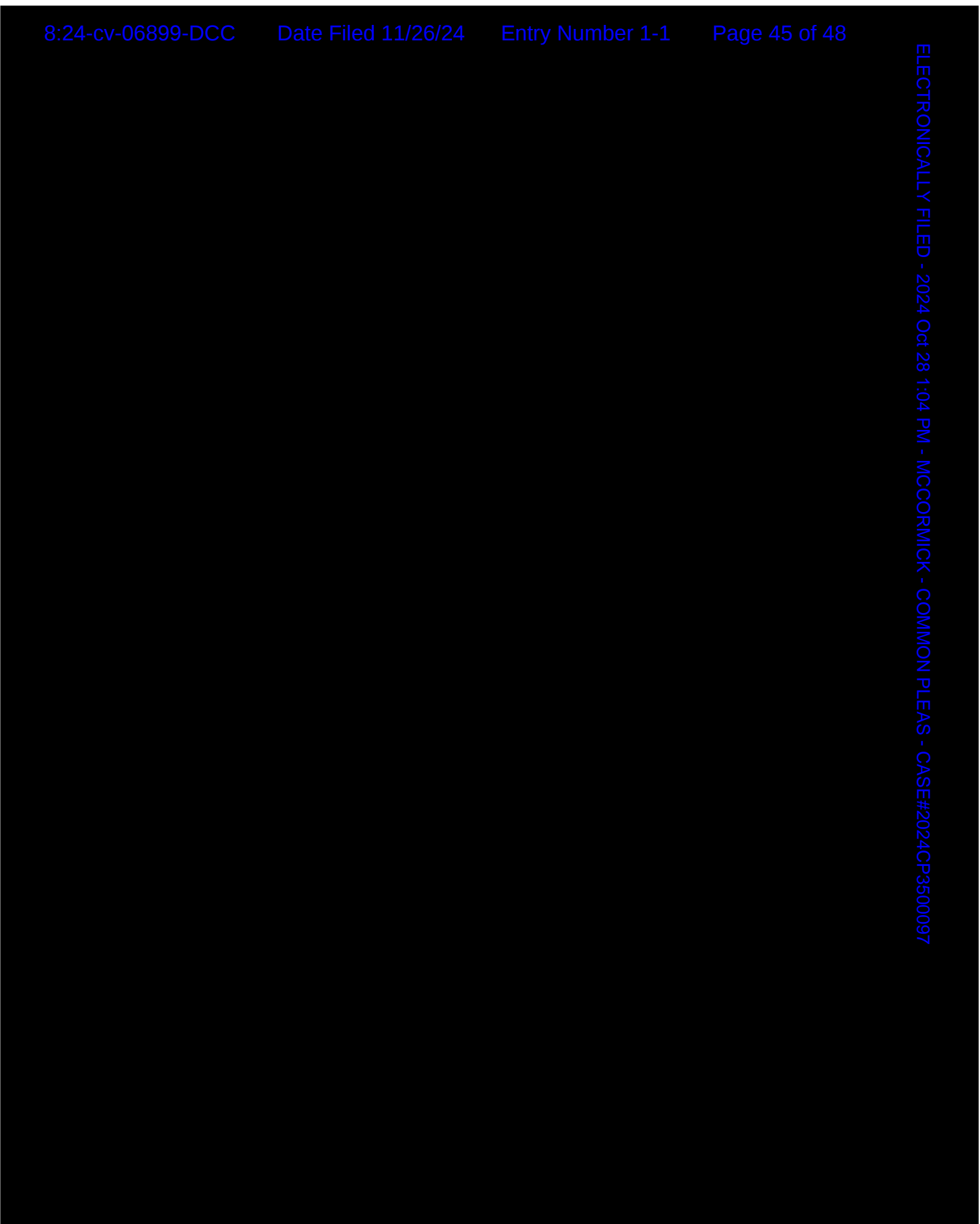
Addresses



Account summary




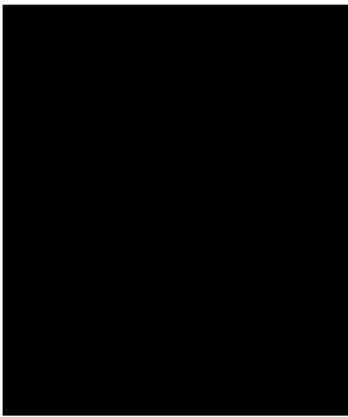
ELECTRONICALLY FILED - 2024 Oct 28 1:04 PM - MCCORMICK - COMMON PLEAS - CASE#2024CP3500097





Bureau

Total count

Hide Details 



	
	2
Jan 31, 2023	\$5,259.00 TRUIST BANK
Account details	
Account Number	 XXXX
Date Opened	May 21, 2021
Last Activity	Dec 1, 2022



Original Creditor

Monthly Payment\$0.00

Term Source Type

Current RatingCollection/Charge-off

StatusCharge Off

TypeIndividual

High Balance

Unpaid Balance\$5,259.00

Highest Adverse RatingCollection/Charge-off

Most Recent Adverse RatingNo Data Available

CommentsCharged Off Account

Account details

You've Made 94% Of Payments For This Account On Time.

2022	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	30	60	90
2021	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2020	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A
2019	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A
2018	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec
					N/A	N/A

- ✓ Paid on time
- 30 30 days past due
- 60 60 days past due
- 90 90 days past due
- 120 120 days past due
- 150 150 days past due
- BR Bankruptcy
- RF Repossession or foreclosure
- CC Collection or charge off
- VS Voluntary surrender
- N/A No data available

Collection agency

TRUIST BANK
PO BOX 849
WILSON, NC 27894
(336) 733-2000

Account ID:
958bd700cac175840d85081711cf2520

STATE OF SOUTH CAROLINA
COUNTY OF MCCORMICKIN THE COURT OF COMMON PLEAS
ELEVENTH JUDICIAL DISTRICT

GERALYN NICHOLS,

Plaintiff,

v.

TRUIST BANK and
EQUIFAX INFORMATION SERVICES,
LLC,

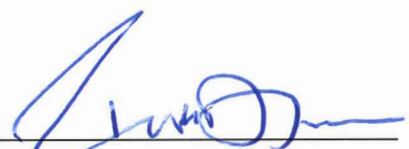

Defendants.

Case No.: 2024CP3500097

AFFIDAVIT OF SERVICE

I, Frank O'Donnell, being duly sworn and deposed says that I am not a party to this action, am over eighteen (18) years old, and reside in Delaware. That on October 30, 2024, at 9:40 a.m., I personally served true copies of a Summons and Complaint with Exhibits upon **Equifax Information Services, LLC**, by serving the registered agent, Corporation Service Company at 251 Little Falls Drive, Wilmington, DE 19808.

Service was accepted by Lynanne Gares, Litigation Management Services Leader, authorized to accept service. Ms. Gares is a Caucasian female, 50 years old, 180 lbs., 5'6" with brown hair.

Sworn to me this 30th day of October, 2024.
Frank O'Donnell – Process Server
800 King Street, Suite 102
Wilmington, DE 19801
Notary Public

AFFIDAVIT OF SERVICE

Case: 2024CP3500097	Court: In The State of South Carolina In The Court Of Common Pleas For The Eleventh Judicial Circuit	County: McCormick, SC	Job: 12073230
Plaintiff / Petitioner: Geraldyn Nichols		Defendant / Respondent: Truist Bank and Equifax Information Services, LLC	
To be served upon: Truist Bank			

I, Jennifer Adams, being duly sworn, depose and say: I am over the age of 18 years and not a party to this action. Below is the service information for the documents served:


Recipient Name / Address: Heather Hughes, Authorized Agent, c/o CSC In The Law Office of Hatch, Little, and Bunn: 2626 Glenwood Avenue Suite 550, Raleigh, NC 27608

Manner of Service: Registered Agent, Oct 31, 2024, 11:44 am EDT

Documents: Summons and Complaint (Jury Trial Demanded) with Exhibits A-D

Additional Service Information:

Age: 52; Ethnicity: Caucasian; Gender: Female; Weight: 250 lbs; Height: 5'6"; Hair: Brown

 10/30/24
Jennifer Adams Date

Diamond Eye Legal, LLC
PO BOX 121
Clayton, NC 27528
919-886-5001

Subscribed and sworn to before me by the affiant who is personally known to me.

Quinn J. Dixon
Notary Public
10/31/24 June 30, 2029
Date Commission Expires

